1   9.   A method for determining the collectability of check writers,

2   the method comprising:

3   storing a negative file in a database, the negative file including

4   negative information about each check writer of a plurality of check writers;

5   classifying each check writer into one of a plurality of categories;

6   modifying the negative file by removing the negative information for

7   each check writer classified within a pre-determined set of the categories and

8   retaining the negative information for each check writer not classified within the pre-

9   determined set of categories; and

10   labeling each check writer classified within the pre-determined set of

11   categories as collectible and labeling each check writer not classified within the pre-

12   determined set of categories as non-collectible.

1   10.   The method of claim 9 wherein classifying each check writer

2   into one of the plurality of categories comprises:

3   receiving the negative information from the negative file;

4   processing the negative information to determine a score for each

5   check writer based on the negative information; and

6   classifying each check writer into one of the plurality of categories

7   based on the score of the check writer.

1   11.   The method of claim 10 further comprising saving the modified

2   negative file as a scrubbed file.

1   12.   A method for determining the collectability of a check writer,

2   the method comprising:

3   receiving negative information about the check writer from a database;

4   processing the negative information to determine a score;

5   classifying the check writer within one of a plurality of categories

6   based on the score; and

7   removing the negative information from the database if the category

8   into which the check writer is classified is one of a pre-determined set of categories.

1   13.   The method of claim 12 further comprising saving the negative

2   information in a scrubbed file if the category into which the check writer is classified

3   is not one of the pre-determined set of categories.

1   14.   A system for determining the collectability of check writers,

2   the system comprising:

3   a database containing a negative file, the negative file including

4   negative information of a plurality of check writers; and

5   a processor in communication with the database, the processor

6   operative to:

7   (a)   classify individual check writers of the plurality of check

8   writers as one of a plurality of pre-determined categories,

9   (b)   modify the negative file by removing the negative information

10   of the individual check writers classified within a pre-

11   determined set of the plurality of pre-determined categories

12   and retaining the negative information of the individual check

13   writers not classified within the pre-determined set of the

14   plurality of pre-determined categories, and

15   (c)   label the individual check writers classified within a pre-

16   determined set of the plurality of pre-determined categories as

17   collectible and labeling the individual check writers not

18   classified within the pre-determined set of the plurality of pre-

19   determined categories as non-collectible.

1   15.   The system of claim 14, the processor further configured to:

2   receive the negative information of the individual check writers from

3   the negative file;

4   determine scores of the individual check writers based on the negative

5   information; and

6   classify the individual check writers as one of the plurality of pre-

7   determined categories based on the scores of the individual check writers.

1   16.   The system of claim 15, wherein the processor is further

2   configured to save the modified negative file as a scrubbed file.